

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B										
	Number	\$000's	Number	\$000's				Number				\$000's	Number
IL/MCLEAN COUNTY/0001.02													
LOANS ORIGINATED								1	108				
APPROVED, NOT ACCEPTED													
APP DENIED						5	709	6	617				
APP WITHDRAWN						1	225						
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0001.04													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED						7	1046	3	386				
APP WITHDRAWN						3	558						
FILES CLOSED FOR INCOMPLETENESS								1	168				
IL/MCLEAN COUNTY/0001.05													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED						3	707						
APP WITHDRAWN								1	202				
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0002.00													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED						1	154						
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0003.01													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED						3	365						
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0003.02													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED						3	365	3	400				
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D					E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0005.02																	
LOANS ORIGINATED					2	296											
APPROVED, NOT ACCEPTED																	
APP DENIED					3	475	2	295									
APP WITHDRAWN					1	160											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0005.04																	
LOANS ORIGINATED							1	94									
APPROVED, NOT ACCEPTED																	
APP DENIED					5	588	4	441									
APP WITHDRAWN					1	95											
FILES CLOSED FOR INCOMPLETENESS					1	300											
IL/MCLEAN COUNTY/0005.05																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED					4	990											
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0011.01																	
LOANS ORIGINATED					1	132											
APPROVED, NOT ACCEPTED																	
APP DENIED					6	798	4	566									
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0011.03																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED					5	860	3	409									
APP WITHDRAWN					1	45											
FILES CLOSED FOR INCOMPLETENESS																	
IL/MCLEAN COUNTY/0011.04																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED					6	1256	5	953			1	155					
APP WITHDRAWN					2	369											
FILES CLOSED FOR INCOMPLETENESS																	

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	Home Purchase Loans				Refinancings	Home Improvement Loans						
	FHA, FSA/RHS & VA		Conventional									
	A		B		C		D					
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				
IL/MCLEAN COUNTY/0013.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					4	503						
IL/MCLEAN COUNTY/0013.03 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					2	188	1	100				
IL/MCLEAN COUNTY/0014.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					18 4	1857 435	2	228			1	26
IL/MCLEAN COUNTY/0014.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					5 3	1193 493						
IL/MCLEAN COUNTY/0015.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1 4 2	62 257 162	1 1	11 64				
IL/MCLEAN COUNTY/0016.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	103						

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D
	Home Purchase Loans				Refinancings	Home Improvement Loans					
	FHA, FSA/RHS & VA		Conventional								
	A		B		C		D				
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
IL/MCLEAN COUNTY/0017.00											
LOANS ORIGINATED											
APPROVED, NOT ACCEPTED											
APP DENIED							2	228			
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0018.00											
LOANS ORIGINATED											
APPROVED, NOT ACCEPTED											
APP DENIED					1	314	3	455			
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0020.01											
LOANS ORIGINATED							1	87			
APPROVED, NOT ACCEPTED											
APP DENIED					8	815	6	493			
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0021.01											
LOANS ORIGINATED							1	122			
APPROVED, NOT ACCEPTED											
APP DENIED					2	225	1	47			
APP WITHDRAWN					1	114					
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0021.02											
LOANS ORIGINATED											
APPROVED, NOT ACCEPTED											
APP DENIED					2	251					
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0051.00											
LOANS ORIGINATED											
APPROVED, NOT ACCEPTED											
APP DENIED					8	1099	3	249			
APP WITHDRAWN					1	520	1	165			
FILES CLOSED FOR INCOMPLETENESS					1	200					

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	Home Purchase Loans				Refinancings		Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D		E						F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0052.02																		
LOANS ORIGINATED					1	255												
APPROVED, NOT ACCEPTED																		
APP DENIED					2	221	2	400										
APP WITHDRAWN					2	270												
FILES CLOSED FOR INCOMPLETENESS																		
IL/MCLEAN COUNTY/0053.01																		
LOANS ORIGINATED																		
APPROVED, NOT ACCEPTED																		
APP DENIED					5	527												
APP WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS																		
IL/MCLEAN COUNTY/0053.02																		
LOANS ORIGINATED																		
APPROVED, NOT ACCEPTED																		
APP DENIED					1	85												
APP WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS																		
IL/MCLEAN COUNTY/0054.00																		
LOANS ORIGINATED					1	105												
APPROVED, NOT ACCEPTED																		
APP DENIED					15	2355	3	310										
APP WITHDRAWN					4	503												
FILES CLOSED FOR INCOMPLETENESS																		
IL/MCLEAN COUNTY/0055.01																		
LOANS ORIGINATED																		
APPROVED, NOT ACCEPTED																		
APP DENIED					5	557	1	128										
APP WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS																		
IL/MCLEAN COUNTY/0055.02																		
LOANS ORIGINATED																		
APPROVED, NOT ACCEPTED																		
APP DENIED					5	478	2	169	163									
APP WITHDRAWN					1	255												
FILES CLOSED FOR INCOMPLETENESS																		

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	Home Purchase Loans				Refinancings	Home Improvement Loans												
	FHA, FSA/RHS & VA		Conventional															
	A		B		C		D						E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0056.01																		
LOANS ORIGINATED																		
APPROVED, NOT ACCEPTED																		
APP DENIED					1	86	1	115										
APP WITHDRAWN					3	343												
FILES CLOSED FOR INCOMPLETENESS																		
IL/MCLEAN COUNTY/0056.02																		
LOANS ORIGINATED																		
APPROVED, NOT ACCEPTED																		
APP DENIED					11	1199	3	225										
APP WITHDRAWN					3	357												
FILES CLOSED FOR INCOMPLETENESS																		
IL/MCLEAN COUNTY/0057.00																		
LOANS ORIGINATED																		
APPROVED, NOT ACCEPTED																		
APP DENIED					7	818	1	92										
APP WITHDRAWN					2	163												
FILES CLOSED FOR INCOMPLETENESS																		
MSA/MD(TOTAL)																		
LOANS ORIGINATED					7	953	5	422										
APPROVED, NOT ACCEPTED																		
APP DENIED					157	21341	62	7370			1	155	2	89				
APP WITHDRAWN					35	5067	2	367										
FILES CLOSED FOR INCOMPLETENESS					2	500	1	168										
INVALID GEOGRAPHIC IDENTIFIERS 2/																		
LOANS ORIGINATED																		
APPROVED, NOT ACCEPTED																		
APP DENIED																		
APP WITHDRAWN																		
FILES CLOSED FOR INCOMPLETENESS																		
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES																		
LOANS ORIGINATED			1	76	2915	324709	2513	139952			18	268	509	46546				
APPROVED, NOT ACCEPTED					107	12359	413	7654			7	88	19	1879				
APP DENIED			9	664	56023	6934679	21090	1791706			321	27784	7416	680087				
APP WITHDRAWN			1	26	12848	1690486	3384	378933			29	3189	1322	128651				
FILES CLOSED FOR INCOMPLETENESS					842	96007	353	36300			4	250	126	11059				

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DISPOSITION OF APPLICATIONS	Loans on 1-to-4 Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D				
	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
INVALID MSA/MD NUMBERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS																	

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CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

MSA/MD (TOTAL)

INVALID GEOGRAPHIC IDENTIFIERS 2/

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
					2	258								

INVALID MSA/MD NUMBERS 2/

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI-ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN																		
BLACK OR AFRICAN AMERICAN									1	103					1	62		
NAT HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE																		
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/																		
ETHNICITY 7/																		
HISPANIC OR LATINO									1	103					1	62		
NOT HISPANIC OR LATINO																		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																		
ETHNICITY NOT AVAILABLE 6/																		
MINORITY STATUS 8/																		
WHITE NON-HISPANIC																		
OTHERS, INCLUDING HISPANIC									1	103					1	62		
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN																		
50-79% OF MSA/MD MEDIAN																		
80-99% OF MSA/MD MEDIAN															1	62		
100-119% OF MSA/MD MEDIAN									1	103								
120% OR MORE OF MSA/MD MEDIAN																		
INCOME NOT AVAILABLE 6/																		
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY																		
10-19% MINORITY																		
20-49% MINORITY									1	103					1	62		
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME									1	103					1	62		
MIDDLE INCOME																		
UPPER INCOME																		
TOTAL 14/									1	103					1	62		

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/																		
REPORTED PRICING DATA									1						1			
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA		NA		NA	1	NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99									1									
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN									5.49						3.91			
MEDIAN									5.49						3.91			
HOEPA LOANS 17/																		

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S
NO REPORTED PRICING DATA 15/																		
REPORTED PRICING DATA									103							62		
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA		NA		NA		62	NA	NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA			NA	NA
5 - 5.99									103									
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN 30/									5.49							3.91		
MEDIAN 31/									5.49							3.91		
HOEPA LOANS 17/																		

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	65					1	65				
MALE												
FEMALE	1	65					1	65				
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	471					2	471				
MALE	1	275					1	275				
FEMALE	1	196					1	196				
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	16	2429	2	165			11	1795	3	469		
MALE	4	812					3	695	1	117		
FEMALE	5	644	1	62			4	582				
JOINT (MALE/FEMALE)	7	973	1	103			4	518	2	352		
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	174	23827	4	653			137	18173	31	4501	2	500
MALE	36	5467					27	3791	7	1176	2	500
FEMALE	43	5261	1	132			35	4079	7	1050		
JOINT (MALE/FEMALE)	95	13099	3	521			75	10303	17	2275		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	2	410	1	135			1	275				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	410	1	135			1	275				
RACE NOT AVAILABLE (TOTAL) 6/	6	659					5	562	1	97		
MALE	2	266					2	266				
FEMALE	1	115					1	115				
JOINT (MALE/FEMALE)	1	155					1	155				

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	321					3	321				
MALE	1	85					1	85				
FEMALE	2	236					2	236				
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	191	26627	6	818			151	20764	33	4745	1	300
MALE	41	6535					32	4942	8	1293	1	300
FEMALE	48	5930	2	194			39	4686	7	1050		
JOINT (MALE/FEMALE)	102	14162	4	624			80	11136	18	2402		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	225							1	225		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	225							1	225		
ETHNICITY NOT AVAILABLE (TOTAL) 6/	6	688	1	135			3	256	1	97	1	200
MALE	1	200									1	200
FEMALE	1	115					1	115				
JOINT (MALE/FEMALE)	2	250	1	135			1	115				
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	168	22936	4	653			133	17707	30	4276	1	300
MALE	35	5267					27	3791	7	1176	1	300
FEMALE	40	4910	1	132			32	3728	7	1050		
JOINT (MALE/FEMALE)	93	12759	3	521			74	10188	16	2050		
OTHERS, INCLUDING HISPANIC (TOTAL)	25	3921	3	300			18	2927	4	694		
MALE	6	1172					5	1055	1	117		
FEMALE	9	1141	1	62			8	1079				
JOINT (MALE/FEMALE)	10	1608	2	238			5	793	3	577		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	19	1801					17	1626	2	175		
50-79% OF MSA/MD MEDIAN	42	4692	1	132			37	4153	4	407		
80-99% OF MSA/MD MEDIAN	44	5652	2	197			37	4725	4	530	1	200
100-119% OF MSA/MD MEDIAN	29	3567	1	103			24	3000	4	464		
120% OR MORE OF MSA/MD MEDIAN	67	12149	3	521			42	7837	21	3491	1	300
INCOME NOT AVAILABLE 6/												
TOTAL 14/	201	27861	7	953			157	21341	35	5067	2	500

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	10	1287					9	1085	1	202		
MALE	2	200					2	200				
FEMALE	3	379					2	177	1	202		
JOINT (MALE/FEMALE)	5	708					5	708				
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	58	6953	4	411			52	6209	1	165	1	168
MALE	19	2059	1	122			18	1937				
FEMALE	17	2090	3	289			14	1801				
JOINT (MALE/FEMALE)	22	2804					20	2471	1	165	1	168
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	87	1	11			1	76				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	76					1	76				

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	5	545	1	108			4	437				
MALE												
FEMALE	5	545	1	108			4	437				
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	64	7771	3	303			58	6933	2	367	1	168
MALE	21	2259	1	122			20	2137				
FEMALE	15	1924	2	181			12	1541	1	202		
JOINT (MALE/FEMALE)	28	3588					26	3255	1	165	1	168
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	11	1	11								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	53	6408	3	303			48	5772	1	165	1	168
MALE	19	2059	1	122			18	1937				
FEMALE	12	1545	2	181			10	1364				
JOINT (MALE/FEMALE)	22	2804					20	2471	1	165	1	168
OTHERS, INCLUDING HISPANIC (TOTAL)	15	1832	1	108			13	1522	1	202		
MALE	2	200					2	200				
FEMALE	8	924	1	108			6	614	1	202		
JOINT (MALE/FEMALE)	5	708					5	708				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	9	1111					9	1111				
50-79% OF MSA/MD MEDIAN	25	2534	2	195			23	2339				
80-99% OF MSA/MD MEDIAN	12	1707	2	216			8	1124	2	367		
100-119% OF MSA/MD MEDIAN	12	1152	1	11			11	1141				
120% OR MORE OF MSA/MD MEDIAN	12	1823					11	1655			1	168
INCOME NOT AVAILABLE 6/												
TOTAL 14/	70	8327	5	422			62	7370	2	367	1	168

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	155					1	155				
MALE	1	155					1	155				
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	155					1	155				
MALE	1	155					1	155				
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	155					1	155				
MALE	1	155					1	155				
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1	155					1	155				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	1	155					1	155				

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	63					1	63				
MALE	1	63					1	63				
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	26					1	26				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	63					1	63				
MALE	1	63					1	63				
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	26					1	26				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	63					1	63				
MALE	1	63					1	63				
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	89					2	89				
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	2	89					2	89				

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	100					1	100				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	16	1590					14	1415	2	175		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	111					2	111				
ETHNICITY 7/												
HISPANIC OR LATINO	3	321					3	321				
NOT HISPANIC OR LATINO	15	1454					13	1279	2	175		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	26					1	26				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	14	1354					12	1179	2	175		
OTHERS, INCLUDING HISPANIC	4	421					4	421				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	65					1	65				
ASIAN												
BLACK OR AFRICAN AMERICAN	2	358					2	358				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	38	4172	1	132			34	3730	3	310		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	97							1	97		
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	40	4480	1	132			36	4038	3	310		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	212					1	115	1	97		
MINORITY STATUS 8/												
WHITE NON-HISPANIC	37	4057	1	132			33	3615	3	310		
OTHERS, INCLUDING HISPANIC	3	423					3	423				

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	196					1	196				
BLACK OR AFRICAN AMERICAN	4	544	1	62			3	482				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	37	4662					32	3932	4	530	1	200
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	135	1	135								
RACE NOT AVAILABLE 6/	1	115					1	115				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	42	5317	1	62			37	4725	4	530		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	335	1	135							1	200
MINORITY STATUS 8/												
WHITE NON-HISPANIC	36	4462					32	3932	4	530		
OTHERS, INCLUDING HISPANIC	6	875	2	197			4	678				
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	3	331	1	103			2	228				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	26	3236					22	2772	4	464		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	29	3567	1	103			24	3000	4	464		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	26	3236					22	2772	4	464		
OTHERS, INCLUDING HISPANIC	3	331	1	103			2	228				

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	275					1	275				
BLACK OR AFRICAN AMERICAN	6	1096					3	627	3	469		
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	57	10167	3	521			35	6324	18	3022	1	300
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	275					1	275				
RACE NOT AVAILABLE 6/	2	336					2	336				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	65	11809	3	521			41	7722	20	3266	1	300
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	225							1	225		
ETHNICITY NOT AVAILABLE 6/	1	115					1	115				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	55	9827	3	521			34	6209	17	2797	1	300
OTHERS, INCLUDING HISPANIC	9	1871					5	1177	4	694		
TOTAL 14/	201	27861	7	953			157	21341	35	5067	2	500

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	130					1	130				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	8	981					8	981				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	135					1	135				
NOT HISPANIC OR LATINO	8	976					8	976				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	846					7	846				
OTHERS, INCLUDING HISPANIC	2	265					2	265				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	260					2	260				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	22	2198	2	195			20	2003				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	76					1	76				
ETHNICITY 7/												
HISPANIC OR LATINO	4	410	1	108			3	302				
NOT HISPANIC OR LATINO	21	2124	1	87			20	2037				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	18	1788	1	87			17	1701				
OTHERS, INCLUDING HISPANIC	6	670	1	108			5	562				

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	334					1	132	1	202		
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	10	1373	2	216			7	992	1	165		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	1707	2	216			8	1124	2	367		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1373	2	216			7	992	1	165		
OTHERS, INCLUDING HISPANIC	2	334					1	132	1	202		
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	153					2	153				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	9	988					9	988				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	11	1	11								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	11	1141					11	1141				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	11	1	11								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	988					9	988				
OTHERS, INCLUDING HISPANIC	2	153					2	153				

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	3	410					3	410				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	9	1413					8	1245			1	168
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	1823					11	1655			1	168
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1413					8	1245			1	168
OTHERS, INCLUDING HISPANIC	3	410					3	410				
TOTAL 14/	70	8327	5	422			62	7370	2	367	1	168

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	155					1	155				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	155					1	155				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	155					1	155				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	1	155					1	155				

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	63					1	63				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	26					1	26				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	63					1	63				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	26					1	26				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	63					1	63				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	2	89					2	89				

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	97	14034	4	656			72	10114	20	3064	1	200
10-19% MINORITY	58	8442	1	132			51	7207	5	803	1	300
20-49% MINORITY	46	5385	2	165			34	4020	10	1200		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	154					1	154				
MODERATE INCOME	45	5007	2	165			33	3573	10	1269		
MIDDLE INCOME	114	14691	3	492			92	11643	18	2256	1	300
UPPER INCOME	41	8009	2	296			31	5971	7	1542	1	200
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	154					1	154				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	527					4	413	1	114		
20-49% MINORITY	40	4480	2	165			29	3160	9	1155		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	70	8891	2	360			53	6640	15	1891		
10-19% MINORITY	38	4895	1	132			34	4143	2	320	1	300
20-49% MINORITY	6	905					5	860	1	45		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	27	5143	2	296			19	3474	5	1173	1	200
10-19% MINORITY	14	2866					12	2497	2	369		
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	201	27861	7	953			157	21341	35	5067	2	500

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	23	2805					21	2438	2	367		
10-19% MINORITY	36	4256	4	411			32	3845				
20-49% MINORITY	11	1266	1	11			9	1087			1	168
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	13	1354	2	133			10	1053			1	168
MIDDLE INCOME	45	5109	3	289			42	4820				
UPPER INCOME	12	1864					10	1497	2	367		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	497	1	122			4	375				
20-49% MINORITY	8	857	1	11			6	678			1	168
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	16	1894					16	1894				
10-19% MINORITY	26	2806	3	289			23	2517				
20-49% MINORITY	3	409					3	409				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	7	911					5	544	2	367		
10-19% MINORITY	5	953					5	953				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	70	8327	5	422			62	7370	2	367	1	168

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	155					1	155				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME												
UPPER INCOME	1	155					1	155				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	155					1	155				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	155					1	155				

DISCLOSURE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	63					1	63				
10-19% MINORITY												
20-49% MINORITY	1	26					1	26				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	26					1	26				
MIDDLE INCOME	1	63					1	63				
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	26					1	26				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1	63					1	63				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	2	89					2	89				

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ #	
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN		MEDIAN
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN		2	1		1				4.70	4.70	
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE		4	1		3				4.85	5.35	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)		1			1				5.87	5.87	
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO		6	2		4				4.80	5.35	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/		1			1				5.87	5.87	
MINORITY STATUS 8/											
WHITE NON-HISPANIC		4	1		3				4.85	5.35	
OTHERS, INCLUDING HISPANIC		3	1		2				5.09	5.49	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN		1			1				5.61	5.61	
80-99% OF MSA/MD MEDIAN		2	1		1				4.89	4.89	
100-119% OF MSA/MD MEDIAN		1			1				5.49	5.49	
120% OR MORE OF MSA/MD MEDIAN		3	1		2				4.60	5.24	
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE		2	1		1				4.76	4.76	
JOINT (MALE/FEMALE)		5	1		4				5.03	5.46	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY		4	1		3				4.92	5.35	
10-19% MINORITY		1			1				5.61	5.61	
20-49% MINORITY		2	1		1				4.70	4.70	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME		2	1		1				4.70	4.70	
MIDDLE INCOME		3	1		2				4.65	5.24	
UPPER INCOME		2			2				5.67	5.67	

INSTITUTION: 0001881185 - 2 BENEFICIAL COMPANY LLC

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000'S
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN		165	62		103				4.90	5.49
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE		653	105		548				5.02	5.24
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)		135			135				5.87	5.87
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO		818	167		651				5.00	5.24
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/		135			135				5.87	5.87
MINORITY STATUS 8/										
WHITE NON-HISPANIC		653	105		548				5.02	5.24
OTHERS, INCLUDING HISPANIC		300	62		238				5.33	5.49
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN		132			132				5.61	5.61
80-99% OF MSA/MD MEDIAN		197	62		135				5.25	5.87
100-119% OF MSA/MD MEDIAN		103			103				5.49	5.49
120% OR MORE OF MSA/MD MEDIAN		521	105		416				4.87	5.24
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE		194	62		132				5.07	5.61
JOINT (MALE/FEMALE)		759	105		654				5.14	5.46
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY		656	105		551				5.08	5.24
10-19% MINORITY		132			132				5.61	5.61
20-49% MINORITY		165	62		103				4.90	5.49
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME		165	62		103				4.90	5.49
MIDDLE INCOME		492	105		387				4.88	5.24
UPPER INCOME		296			296				5.65	5.46

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ #
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE		4	1		3				4.78	5.22	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO		1			1				5.34	5.34	
NOT HISPANIC OR LATINO		3	1		2				4.59	5.16	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC		3	1		2				4.59	5.16	
OTHERS, INCLUDING HISPANIC		1			1				5.34	5.34	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN		2			2				5.31	5.31	
80-99% OF MSA/MD MEDIAN		2	1		1				4.24	4.24	
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE		1			1				5.16	5.16	
FEMALE		3	1		2				4.65	5.28	
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY		4	1		3				4.78	5.22	
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME		1			1				5.16	5.16	
MIDDLE INCOME		3	1		2				4.65	5.28	
UPPER INCOME											

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/	LOANS 17/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S			\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE		411	94		317				4.81	5.16	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO		108			108				5.34	5.34	
NOT HISPANIC OR LATINO		303	94		209				4.62	5.16	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC		303	94		209				4.62	5.16	
OTHERS, INCLUDING HISPANIC		108			108				5.34	5.34	
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN		195			195				5.31	5.34	
80-99% OF MSA/MD MEDIAN		216	94		122				4.36	5.16	
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE		122			122				5.16	5.16	
FEMALE		289	94		195				4.66	5.28	
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY		411	94		317				4.81	5.16	
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME		122			122				5.16	5.16	
MIDDLE INCOME		289	94		195				4.66	5.28	
UPPER INCOME											

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL			194	5	64	4	2
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL			7		4		1
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL			151	4	57	4	1
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			34	1	2		
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL			2		1		
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL			2				
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL				2			
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL				2			
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED			7		4		NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)			4.95		4.78		NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)			5.46		5.22		NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	7		4		NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA					NA